

Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments are made to the claims in this paper.

1. (Currently Amended) A method for operating a loyalty program integrated with a financial infrastructure, the method comprising:

- receiving, at a loyalty host system, a transaction instruction initiated by a customer at a merchant point-of-sale device disposed at a merchant point of sale;
- determining, with the loyalty host system, whether the customer and merchant are participants in the loyalty program;
- executing, with the loyalty host system, a loyalty process in accordance with the loyalty program if the customer and merchant are participants, wherein the loyalty process includes augmenting a stored point total for the customer by an augmentation amount in accordance with the application of administration criteria to the transaction instruction;
- transmitting, with the loyalty host system, the transaction instruction to the financial infrastructure with a request for approval of the transaction instruction;
- receiving, with the loyalty host system, a denial of the transaction instruction from the financial infrastructure;
- backing out of the loyalty process, with the loyalty host system, by decrementing the stored point total for the customer by the augmentation amount after receiving the denial of the transaction instruction; and
- transmitting, with the loyalty host system, the denial of the transaction instruction to the merchant point-of-sale device.

2. – 3. (Canceled)

4. (Currently Amended) The method recited in claim 1 wherein executing the loyalty process comprises transmitting an instruction to the merchant to provide a reward to the customer immediately at the point of sale in accordance with the loyalty program.

5. (Canceled).

6. (Currently Amended) A method for operating a loyalty system, the method comprising:

maintaining, at a loyalty host system, administration criteria for each of a plurality of distinct loyalty programs comprised by the loyalty system;

receiving transaction information, at the loyalty host system from a merchant point-of-sale device disposed at a merchant point of sale, for a transaction between a customer and a first merchant enrolled in at least one of the loyalty programs;

augmenting, with the loyalty host system, a point total for the customer in accordance with the transaction information and with the administration criteria for the at least one of the loyalty programs;

transmitting, with the loyalty host system, the transaction information to a financial infrastructure with a request for approval of the transaction;

receiving, with the loyalty host system, an approval of the transaction from the financial infrastructure; and

transmitting, with the loyalty host system, the approval of the transaction to the point-of-sale device,

wherein the augmented point total is available to be applied by the customer towards a reward from a second merchant enrolled in the at least one of the loyalty programs substantially immediately after execution of the transaction, the second merchant being different from the first merchant.

7. (Currently Amended) The method recited in claim 6 wherein the transaction information identifies an issuer of an instrument used by the customer to participate in the at least one of the loyalty programs.

8. (Currently Amended) The method recited in claim 7 wherein the first and second merchants assign different values to the point total, the method further comprising performing point-settlement functions among the merchants with the loyalty host system.

9. (Currently Amended) The method recited in claim 7 further comprising providing a report regarding point status to the issuer with the loyalty host system.

10. (Original) The method recited in claim 7 wherein the instrument comprises a magnetic-stripe card.

11. (Original) The method recited in claim 7 wherein the instrument comprises a chip card.

12. (Currently Amended) The method recited in claim 6 further comprising transmitting an instruction from the loyalty host system to the second merchant to provide the reward in response to receiving the transaction information for the transaction between the customer and the first merchant.

13. (Currently Amended) The method recited in claim 6 further comprising providing details of the customer's status within the at least one of the loyalty programs to the customer with the loyalty host system.

14. (Original) The method recited in claim 13 wherein the details are provided over the internet.

15. – 18. (Canceled).

19. (Currently Amended) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system including a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the computer system for operating a loyalty program integrated with a financial infrastructure in accordance with the following:

receiving, over the communications system, a transaction instruction initiated by a customer at a merchant point-of-sale device disposed at a merchant point of sale;

determining whether the customer and merchant are participants in the loyalty program from data stored on the storage device;

executing a loyalty process with the processor in accordance with the loyalty program if the customer and merchant are participants, wherein the loyalty process includes augmenting a stored point total for the customer by an augmentation amount in accordance with the application of administration criteria to the transaction instruction;

transmitting, over the communications system, the transaction instruction to the financial infrastructure with a request for approval of the transaction instruction;

receiving, over the communications system, a denial of the transaction instruction from the financial infrastructure;

backing out of the loyalty process by decrementing the stored point total for the customer by the augmentation amount after receiving the denial of the transaction instruction;
and

transmitting, over the communications system, the denial of the transaction instruction to the merchant point-of-sale device.

20. (Canceled).

21. (Currently Amended) The computer-readable storage medium recited in claim 19 wherein executing the loyalty process comprises transmitting an instruction over the communications system to the merchant to provide a reward to the customer immediately at the point of sale in accordance with the loyalty program.

22. (Currently Amended) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a loyalty host system including a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the loyalty host system for operating a loyalty system in accordance with the following:

storing administration criteria on the storage device for each of a plurality of distinct loyalty programs comprised by the loyalty system;

receiving transaction information, over the communications system from a merchant point-of-sale device disposed at a merchant point of sale, for a transaction between a customer and a first merchant enrolled in at least one of the loyalty programs;

augmenting a point total for the customer in accordance with the transaction information and with the administration criteria for the at least one of the loyalty programs;

transmitting, with the communications system, the transaction information to a financial infrastructure with a request for approval of the transaction;

receiving, with the communications system, an approval of the transaction from the financial infrastructure; and

transmitting, with the communications system, the approval of the transaction to the point-of-sale device,

wherein the augmented point total is available to be applied by the customer towards a reward from a second merchant enrolled in the at least one of the loyalty programs substantially immediately after execution of the transaction, the second merchant being different from the first merchant.

23. (Original) The computer-readable storage medium recited in claim 22 wherein the first and second merchants assign different values to the point total, the computer-readable program further including instructions for performing point-settlement functions among the merchants.

24. (Original) The computer-readable storage medium recited in claim 22 wherein the computer-readable program further includes instructions for transmitting an instruction to the second merchant over the communications system to provide the reward in response to receiving the transaction information for the transaction between the customer and the first merchant.

25. (Currently Amended) A loyalty host system for operating a loyalty system including a plurality of distinct loyalty programs, the loyalty host system comprising:

- a communications interface configured for exchanging information with a plurality of merchants and a plurality of issuers who issue instruments to customers participating in at least one of the loyalty programs;
- a storage device;
- a processor in communication with the communications interface and the storage device; and
- a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for directing operation of the loyalty host system, the computer-readable program including:
 - instructions for storing administration criteria on the storage device for each of the plurality of distinct loyalty programs;
 - instructions for receiving transaction information, over the communications interface from a merchant point-of-sale device disposed at a merchant point of sale, for a transaction between a customer and a first merchant enrolled in at least one of the loyalty programs;

instructions for augmenting a point total for the customer in accordance with at least one of the loyalty programs

instructions for transmitting, over the communications interface, the transaction information to a financial infrastructure with a request for approval of the transaction;

instructions for receiving, over the communications interface, an approval of the transaction from the financial infrastructure; and

instructions for transmitting, over the communications interface, the approval of the transaction to the point-of-sale device,

wherein the augmented point total is available to be applied by the customer towards a reward from a second merchant substantially immediately after execution of the transaction, the second merchant being different from the first merchant.

26. (Currently Amended) The loyalty host system recited in claim 25 wherein the first and second merchants assign different values to the point total, the computer-readable program further including instructions for performing point-settlement functions among the merchants.

27. (Currently Amended) The loyalty host system recited in claim 25 wherein the computer-readable program further includes instructions for transmitting an instruction to the second merchant over the communications interface to provide the reward in response to receiving the transaction information for the transaction between the customer and the first merchant.

28. (Currently Amended) The loyalty host system recited in claim 25 wherein the computer-readable program further includes instructions for transmitting the transaction information over the communications interface to at least one of the issuers to seek authorization for the transaction.

29. (Currently Amended) The loyalty host system recited in claim 28 wherein the computer-readable program further includes instructions for deaugmenting the point total for the customer if authorization for the transaction is denied by the issuer.

30. (Currently Amended) The loyalty host system recited in claim 25 wherein the communications interface is further configured such that information exchanged with at least one of the issuers is exchanged through an intermediary issuer association.